

# **Life Skills Trainee's Guide**

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# **LIFE SKILLS CURRICULUM**

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## **Week One                      Building Positive Self-Esteem**

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|--------|-----------------------------------|
| Day 1. | Introduction to Program and Class |
| Day 2. | Culture & Ethnicity               |
| Day 3. | Presentation                      |
| Day 4. | Personal Rights/Assertiveness     |

## **Week Two                      Making Peace with Yourself**

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|--------|---|
| Day 5. | Positive Self-Esteem                              |
| Day 6. | Powerful vs. Powerless People                     |
| Day 7. | Seeing the Good in Me                             |
| Day 8. | Taking Responsibility<br>Voter Registration/Draft |

## **Week Three                      Getting to a Positive Future**

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|---------|---------------------------------|
| Day 9.  | Values                          |
| Day 10. | Stress Management               |
| Day 11. | Personal Stress Management Plan |
| Day 12. | Time Management                 |

**Week Four                      Searching for the Principles**

Day 13.	Job Search Principles
Day 14.	Understanding Job Search Skills
Day 15.	Financial: Needs, Wants, Desires
Day 16.	Planning & Establishing

**Week Five                      Developing the Whole Self**

Day 17.	Financial -- Long Term Goals
Day 18.	Self Identification
Day 19.	Knowing Yourself
Day 20.	Effective Communication

**Week Six                      Plan of Action**

Day 21.	Goal Setting – Short & Long Term Goals
Day 22.	Goal Setting – Interpersonal Skills
Day 23.	Goal Setting - Time Management
Day 24.	Goal Setting – Review

# **WEEK ONE**

## **BUILDING POSITIVE SELF ESTEEM**

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### **DAY ONE**

#### **A LOOK AT THE PERSON IN THE MIRROR**





#### **GOAL:**

**The trainees will initiate positive relationships through introductions and understanding the rules of conduct in the classroom.**

#### **At the end of this day, the instructor will:**

-  Be better acquainted with each trainee,
-  Have a recognition of the trainee's name, personal and general background information, and
-  Have an understanding of what each trainee hopes to gain from the training.

#### **And each trainee will:**

-  Know instructor's name and a little background of the instructor.
-  Have a better understanding of the Life Skill component.
-  Have a better understanding of the rules, program guidelines, and expectations.
-  Have a better understanding of the behavior expected of the trainees by the program during the session.

## **MATERIALS /SUPPLIES**

Overhead Projector

One transparency for each listed:

Sample Class Rules

What are Problems?

Chalk or Enamel board or flip chart

Chalk / Wet Erase marker depending on the board

Copies of Handouts (one per trainee)

Class Rules

Icebreaker Supplies

## **KEY TERMS DEFINED**

INSTRUCTOR	The person imparting knowledge by teaching, directing or conditioning.
TRAINEE	A person receiving an orderly series of related thoughts in components in order to be conditioned or trained in some manner of behavior or performance.
LIFE SKILLS	The abilities, proficiencies, or expertise needed to accomplish the tasks needed for success in the individual.
RULES	An authoritative statement of what may or may not be done.
LAWS	A rule of action or conduct established by authority, society, or custom.
INVENTORIES	A list of questions establishing a detailed enumeration of personal characteristics and qualities.
<b>HOMEWORK</b>	Write each person's name with one piece of information given during the introductions. Review each Class Rule and each Key Term.

*Sample*

## CLASS RULES

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Regular Attendance	Be here every class period, unless there is a genuine emergency. Contact the Instructor before class or in an emergency, the site manager to explain reasons for not attending. Keep up with your classes, no class day will be repeated.
Confidentiality	Nothing said or done in class is discussed regarding other Trainees outside the class without the permission of those involved.
Respect Others	Do not advise, analyze or “fix” others. Each Trainee is free to apply their own answers.
Listen	Listen during class. Avoid cross-talk and give undivided attention each person who shares. Be prepared to stay awake.
Stay on the Subject	Avoid discussions or debates about controversial topics and outside issues.
Consider Others	Guard against offending one another, If offended, work it out directly with the offender.
Resolve Problems	If you want to leave the class prematurely, or other matters, discuss reasons with the Instructor.
Taking Responsibility	When uncomfortable with anything in this class, deal with it yourself, instead of expecting others to rescue you.
Clarify Uncertainties	Seek clarification when unsure of the information being presented. Don’t be afraid to ask questions of the Instructor.

\*Be sure to generate your own class rules. You may wish to solicit the input of your trainees in formulating and setting rules.

## WEEK ONE

### BUILDING POSITIVE SELF ESTEEM

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#### DAY TWO








#### CULTURE & ETHNICITY

##### **GOAL:**

**The trainees will break the barriers to assertive behavior through an awareness of culture and ethnicity and how they influence the development of self-esteem.**

At the end of this day, the Trainee will:

Recognize that his/her life has been influenced in positive and negative ways due to the culture he/she was born into.

-  Recognize that other ethnic cultures have positive and negative aspects that affect the people born into their groups.
-  Have a better understanding of the future of the various ethnic cultures in America and how he/she will be able to succeed.
-  Understand and develop a positive attitude toward overcoming the specific problems he/she faces that is systemic to the ethnic group.
-  Begin developing trust toward other groups of people.
-  Understand differences of culture and ethnicity.
-  Be able to express how his/her culture has influenced his/her life.
-  Understand that with an understanding of the diversity of cultures, better relationships and more effective communication will occur.

##### **MATERIALS /SUPPLIES**

Copies of Handouts (one per trainee)

Life Skills Assessment

Media articles that highlight cultural diversity and positive ways to be proud of culture and respect others

##### **ACTIVITY**

ICEBREAKER

COMPLETE

DISCUSSION

HOMEWORK ASSIGNMENT

Mind Boggler

Life Skills Assessment

Cultural Influence

## **HOMEWORK**

Prepare a three-minute presentation focused on the cultural influences affecting your life.

### **KEY TERMS**

CULTURE  
CULTURAL  
ETHNIC  
ETHNICITY  
COMMUNITY

### **KEY TERMS DEFINED**

CULTURE	The civilization, advancement of knowledge, enlightenment, refinement of a group of people.
CULTURAL	The behavior patterns, arts, beliefs, institutions, and all other products of human work and thought, especially as expressed in a particular community or period.
ETHNIC	Relating to sizable groups of people sharing a common and distinctive characteristic to do with race, nationality or a specific group of people. i.e., religious, linguistic, or cultural heritage.
ETHNICITY	Character relating to ethnic origin; race, nationality, or division of specific group of people.
COMMUNITY	As a society – public population, nations, people, folk, order, citizenry, commonwealth who have an agreement, a uniformity or sameness of achievements in gaining fame, prosperity, victory, fruition or attainment of mastery with the society.
AFFINITY	agreement, account, kinship, harmony, likeness, uniformity, similarity, sameness



# WEEK ONE

## BUILDING POSITIVE SELF ESTEEM

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### DAY THREE

#### PRESENTATION

#### GOAL

The trainees will have an opportunity to increase their self-confidence.

At the end of this day, the Trainee will have:

-  Had an opportunity to stand before his/her peers to speak.
-  Prepared his/her thoughts on a subjective subject.
-  Spoken about cultural and ethnicity influences on his/her development.
-  Received positive acceptance from their peers.

#### MATERIALS /SUPPLIES

Folder  
Evaluation Sheet

#### ACTIVITY

Presentations

#### HOMEWORK

No homework

# WEEK ONE

## BUILDING POSITIVE SELF ESTEEM

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### DAY FOUR

#### PERSONAL RIGHTS TO ASSERTIVENESS

#### GOAL:

The trainees will become aware of personal rights to assertiveness.

At the end of this day, the Trainee will have:

-  An understanding of his/her personal rights,
-  A definition of assertiveness and understand assertive rights,
-  An explanation of one way they have not stood up for an assertive right because they didn't know they could,
-  Been encouraged to register to vote as a sign for their right to be assertive,
-  Understood how to respect a diversity of cultures and how knowledge of cultures can, and
-  Help individuals function better in relationships and in society as a whole.

#### MATERIALS /SUPPLIES

One transparency for each listed:

*Personal Rights to Assertiveness*

Copies of Handouts (one per trainee)

*Personal Rights to Assertiveness*

#### ACTIVITY

#### DISCUSSION

#### BREAKING BARRIERS

Breaking Barriers

Assertive Behavior

What are Assertive Rights

Voting / Draft

Summary of Week

#### KEY TERMS

ASSERTIVENESS

SELF ESTEEM

SUCCESS

SURVIVAL

RIGHTS  
PERSONAL  
SOCIAL  
CHOICE

### **KEY TERMS DEFINED**

ASSERTIVENESS	The ability to express thoughts and feelings in a bold and confident way while allowing others to do the same.
SELF ESTEEM	A state of mind that is often described as either high or low. What you believe about yourself affects everything you do. High self esteem results in self-confidence, self worth, and self respect.
SUCCESS	The degree or measure of satisfactory achievement of something attempted. The gaining of fame or prosperity through accomplishment, successfulness, victory, attainment, arrival, fruition, mastery, master, expert, champion, victor, winner.
SURVIVAL	A living or continuing longer despite difficult conditions.
RIGHTS	The ideal of what is just and good that one may properly claim as due.
PERSONAL	Of, relating to, or belonging to a person; relating to the person.
SOCIAL	Devoted to or engaged in for companionship, leading to friendliness or pleasant social relations. Of, relating to, or based on a particular society.
CHOICE	The act of choosing an option from a large enough number choices

## PERSONAL RIGHTS TO ASSERTIVENESS

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1. You have the right to be treated with respect.
2. You have the right to have and express your own feelings, opinions, needs, ideas and thoughts without having to give reasons or make excuses to justify them.
3. You have the right to be listened to and be taken seriously.
4. You have the right to set your own priorities as well as changing your mind if you so chose.
5. You have the right to say “No,” or “I don’t understand,” or “I don’t care,” “I don’t know,” or I don’t agree without feeling guilty.
6. You have the right to ask for what you want.
7. You have the right to get what you pay for.
8. You have the right to ask for information.
9. You have the right to make mistakes and be responsible for them.
10. You have the right to judge whether you are responsible for finding solutions to other people’s problems while realizing that only they are responsible for their actions.
11. You have the right to judge your own behavior, thoughts, and emotions, and to take the responsibility for their initiation and consequences.
12. You have the right to choose not to assert yourself.
13. You have the right to be competent and proud of your accomplishments.
14. You have the right to have your own space and have privacy and to feel and express anger when that space is threatened.
15. You have the right to change your mind and a situation.
16. You have the right to take pride in your body and define attractiveness in your own terms.
17. You have the right to have a support system.
18. You have the right to be yourself and to have a separate identity.
19. You have the right to structure you own time priorities.
20. You have the right to say “I’m not willing to accept that responsibility.”

## **WEEK TWO**

### **MAKING PEACE WITH YOURSELF**

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#### **DAY FIVE**

#### **FREEING YOURSELF TO POSITIVE SELF-ESTEEM**

#### **GOAL**

**The trainees will have an opportunity to raise their self-esteem and prepare for assertive behavior.**

**At the end of this day, the Trainee will:**

-  Have a better understanding of self-esteem, attitudes and self-talk,
-  Have an opportunity to practice clear assertive communication, and
-  Have an understanding of rights to assertiveness

#### **MATERIALS/SUPPLIES**

Chalk or wet erase marker depending on the board  
Overhead projector  
Transparency Sheets  
Freeing Ourselves

#### **ACTIVITY**

SELF ESTEEM INVENTORY  
MIND BOGGLER  
PRESENTATION ON SELF ESTEEM TO SUCCESS  
DEFINITION OF SELF ESTEEM AND SUCCESS  
PERSONAL CHARACTERISTICS  
SELF-DEFEATING ATTITUDES  
GUILT  
NEGATIVE THOUGHTS  
FREEING OURSELVES  
SELF TALK

## **HOMEWORK**

Pick one right from the PERSONAL RIGHTS OF ASSERTIVENESS and discuss with another person.

### **Self Talk Log**

Write down the specific details of a situation (event). List the negative thoughts and the ways to turn negative thoughts into positive thoughts.

## **KEY TERMS**

SELF-ESTEEM

POSITIVE

NEGATIVE

SELF-DEFEATING

GUILT

RIGHT (TO ASSERTIVENESS)

CLEAR COMMUNICATION

## **KEY TERMS DEFINED**

SELF-ESTEEM

How you see yourself as a person. A state of mind that is often described as either high or low. What you believe about yourself affects everything you do.

Valuing the type of person you are, the skills, talents, intelligence, and how you act on your beliefs and feelings and how you feel about your ability to provide for yourself and to progress.

POSITIVE

Indicating affirmation, approval or acceptance, in a constructive, helpful manner.

NEGATIVE

Indicating refusal, denial, contradiction, disapproval, not in a constructive, helpful manner.

SELF-DEFEATING

A lack of something desirable or useful that prevents one from accomplishing what it being attempted

GUILT

The fact of being responsible for wrong doing or a crime, burdened with the feeling of being responsible for wrong doing

RIGHT

That which is ethical, good, just, or proper, that allows a person to stand up for themselves. Assertive is letting yourself know what you want in an honest and just way.

CLEAR COMMUNICATION

Information is given in a more honest and more satisfying style, and there is acknowledgment that others have thoughts and feelings and points of view.

## SELF-ESTEEM INVENTORY

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Answer the following. Mark, “T” for TRUE if you think the statement describes you most of the time, and “F” for FALSE if it does not describe you.

- \_\_\_\_\_ When something goes right in my life, or when I succeed at something, it is usually because I am lucky, not because I deserve it.
- \_\_\_\_\_ I really believe I could do much better in life if I would only try harder.
- \_\_\_\_\_ I don’t get excited when things are going well in my life because I know they won’t last.
- \_\_\_\_\_ I always seem to let other people down.
- \_\_\_\_\_ I often feel like a “bad” person because I don’t do enough for others.
- \_\_\_\_\_ When people are nice to me, I often feel like they are lying, or that they want something from me.
- \_\_\_\_\_ I feel like a failure if I make a mistake.
- \_\_\_\_\_ It is very important to me that people like me.
- \_\_\_\_\_ I get angry when I see my friends becoming more successful than me.
- \_\_\_\_\_ When I feel I’ve done something wrong or let someone down, I usually try to lie, or make excuses for my actions.
- \_\_\_\_\_ I find it hard to tell others how I really feel.
- \_\_\_\_\_ I usually blame others for my problems.
- \_\_\_\_\_ I am often afraid of change in my life.
- \_\_\_\_\_ I feel “stuck” in my life. I think that nothing I do will make much difference.
- \_\_\_\_\_ I avoid people who have opinions different than mine.
- \_\_\_\_\_ I tend to see the negative aspects in other people before I see the good or positive.
- \_\_\_\_\_ I don’t believe people can change their attitudes.



## SELF-DEFEATING ATTITUDES

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1.    T   F    I must have love and approval before I can feel good about myself.
2.    T   F    I must always please other people and live up to their standards and expectations.
3.    T   F    I am inferior to other people.
4.    T   F    Other people should always meet my expectations.
5.    T   F    If someone criticizes me, there must be something wrong with me.
6.    T   F    Other people or situations that are out of my control are to blame for my problems.
7.    T   F    I feel helpless because the problems in my life are impossible to solve.
8.    T   F    The world should always be the way I want it to be.
9.    T   F    If I worry about a situation, that will somehow make it better.
10.   T   F    I must strive to be perfect in everything I do.

## WEEK TWO

### MAKING PEACE WITH YOURSELF

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#### DAY SIX

#### POWERFUL PEOPLE VS. POWERLESS PEOPLE

##### GOAL

**The trainees will learn the key to resolving conflict positively.**

**At the end of this day, the Trainee will:**

-  Understand the difference between people who have the power to accomplish what needs to be accomplished to be successful, from those people who try but cannot accomplish what they attempt.
-  Have knowledge about the characteristics of Powerful people and Powerless people
-  Define assertiveness.
-  Understand the difference between assertive, passive, and aggressive behavior.
-  Understand and practice the verbal and nonverbal behaviors associated with assertive behavior.
-  Understand the communication styles of people who possess aggressive, passive and assertive styles.
-  Know the difference between the communication styles used by Powerful and Powerless people.
-  Assess their personal communication style.
-  Be able to define Key Terms.

##### ACTIVITY

##### POWERFUL PEOPLE

**Definition:** Powerful people are people who can influence people and get things done. They understand that this is a negotiated world and approach it in an active manner. They look at other people in the world as peers and equals.

##### POWERLESS PEOPLE

**Definition:** Powerless people are people who are governed by feelings of the world as “a fair place”, and authority as mother and father who will take care of them. They believe the world is an orderly place and, therefore, have problems dealing with change.

List characteristics of Powerless People

## DISCUSSION

Communication Styles

Empowerment

## HOMEWORK

REGISTER TO VOTE / DRAFT

## KEY TERMS

POWERFUL

POWERLESS

ADVANTAGE

DISADVANTAGE

## KEY TERMS DEFINED

POWERFUL	The capacity to do or accomplish something forceful, with impact, effective
POWERLESS	Lacking the capacity to do or accomplish something, lacking power, authority, or influence.
ADVANTAGE	A factor conducive to success, profit or benefit(s) gained.
DISADVANTAGE	Detriment, an unfavorable circumstance, causing damage or loss.

## WEEK TWO

### MAKING PEACE WITH YOURSELF




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#### DAY SEVEN

#### SEEING THE GOOD IN ME

##### **GOAL:**

At the end of this day, the Trainee will:

-  Be able to view themselves as they are.
-  Be able to assess their style of communication
-  Be able to begin to view themselves as assertive.

##### **MATERIALS/SUPPLIES**

Chalk or wet erase marker depending on the board

##### **Handouts:**

SEEING THE GOOD IN ME  
SELF IDENTIFICATION CHECKLIST  
ASSESSING YOUR STYLE

##### **ACTIVITIES**

ICE BREAKER  
SEEING THE GOOD IN ME  
SELF IDENTIFICATION CHECKLIST  
ASSERTIVE RIGHTS  
ASSESSING YOUR STYLE

##### **HOMEWORK**

Write an affirmation statement: “I am .....” . Statement should include words that describe the individual in a positive, affirming way. Tell Trainees this statement does not have to address those things that need to be changed. It only tells the good in them.

##### **KEY TERMS**

AFFIRMATION  
ASSESS  
TEMPERMENT

## **KEY TERMS DEFINED**

AFFIRMATION	A statement of agreement in a positive way to be helpful
ASSESS	To determine the value of: a person - to find the good in.
TEMPERMENT	A person's attitude as it affects beliefs, thoughts, actions, and behavior

## SEEING THE GOOD IN ME

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- 1) Write down at least three positive words that describe you.
- 2) If someone asked your closest friend to describe your best quality, what would he/she say?
- 3) What do you consider to be your greatest accomplishments in life?
- 4) What would you most like to be remembered for in your life?
- 5) At the time of your death, what would you like to be able to tell people was the purpose of your life?

## ASSESSING YOUR STYLE

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This exercise is designed to increase your awareness of communication styles. Circle the letter before the response that most closely describes how you would usually respond in the situation described. Be as honest as you can.

1. When I believe someone has treated me unfairly, I usually:
  - a. Become angry and tell them exactly what I think.
  - b. State the facts as I understand them, and explain how their treatment has made me feel without showing anger or blaming them.
  - c. Ignore the problem and feel like it's not worth it to bring it up, or I somehow feel it is probably my fault.
2. When it come to making decisions:
  - a. I make them quickly because I know that I am right, and I am ready to argue my decision with anyone.
  - b. I am confident in my own judgment and do not find it difficult to make decisions; however, I am willing to listen to other's ideas or points of view.
  - c. I have a hard time making decisions because I am just not sure about my own judgment, and I can easily be swayed by what others think.
3. When I am with a group of people who are involved in discussion or debate:
  - a. I tend to dominate the conversation and openly argue my point of view.
  - b. I am not afraid to state my own ideas, but I am willing to question them, listen to other's ideas and possibly change my opinion.
  - c. I am reluctant to speak up for fear of embarrassment or because I think my ideas aren't as good or may be thought of as silly.
4. When I am involved in a conflict or a tense situation:
  - a. I am prone to "fly off the handle."
  - b. I can state my own point of view but still listen openly and respectfully to the other points of view.
  - c. I usually try to avoid it at all cost by either leaving or by not getting involved.
5. If a friend makes an unreasonable request of me:
  - a. I usually tell her where she can go. I can tell her what I think of her since she is my friend.
  - b. I can say "no" and take responsibility for saying "no" I can tell her how I feel when she makes such an unreasonable request.
  - c. I will usually try to do it even though I don't want to. I will feel angry even though I don't tell her.

6. If a person has borrowed money from me and is overdue in paying me back:
  - a. I call him and get really angry because he is so inconsiderate knowing that I need the money, too.
  - b. I call him, explain that the due date has past, ask him if there is a problem and openly listen to his response.
  - c. I believe it is his responsibility to make the first move, so I wait for him to repay me, but every time I see him or think about it, I get upset even though I don't tell him.
7. When I call the doctor with a problem and the nurse doesn't understand or refuses to let me talk directly to the doctor:
  - a. I raise my voice and tell her that she doesn't know what she is talking about and that she better let me talk to the doctor.
  - b. I tell her that I understand what she is saying, but that I still have questions and believe it is my right to talk directly to the doctor.
  - c. I don't argue with the nurse, but instead hang up still feeling confused about the situation.



## SELF IDENTIFICATION CHECKLIST

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1. I react quickly to others when they say or do something that bothers me.  
1. Not at all true      2. Rarely true      3. Somewhat true      4. Always true
2. I tend to experience both positive and negative feelings with much intensity.  
1. Not at all true      2. Rarely true      3. Somewhat true      4. Always true
3. When I am angry, I need to express my feelings immediately.  
1. Not at all true      2. Rarely true      3. Somewhat true      4. Always true
4. People view me as aggressive and dynamic.  
1. Not at all true      2. Rarely true      3. Somewhat true      4. Always true
5. I have used alcohol or drugs to calm myself when I felt angry.  
1. Not at all true      2. Rarely true      3. Somewhat true      4. Always true
6. I get easily irritated.  
1. Not at all true      2. Rarely true      3. Somewhat true      4. Always true
7. When I try to suppress my anger, I end up feeling tired and/or depressed.  
1. Not at all true      2. Rarely true      3. Somewhat true      4. Always true
8. I hate myself for feeling hostility so frequently.  
1. Not at all true      2. Rarely true      3. Somewhat true      4. Always true
9. People feel intimidated by me  
1. Not at all true      2. Rarely true      3. Somewhat true      4. Always true
10. I wish that I were not so emotionally reactive.  
1. Not at all true      2. Rarely true      3. Somewhat true      4. Always true
11. My approach to most matters is very passionate.  
1. Not at all true      2. Rarely true      3. Somewhat true      4. Always true
12. When I express anger, I often feel ashamed afterward.  
1. Not at all true      2. Rarely true      3. Somewhat true      4. Always true
13. I am an impatient person.  
1. Not at all true      2. Rarely true      3. Somewhat true      4. Always true
14. It doesn't take much to make me angry.  
1. Not at all true      2. Rarely true      3. Somewhat true      4. Always true

15. I find that I often take out my feelings on my loved ones after having a rough day.  
1. Not at all true      2. Rarely true      3. Somewhat true      4. Always true
16. Sometimes I cannot label the cause of my anger.  
1. Not at all true      2. Rarely true      3. Somewhat true      4. Always true
17. I am easily frustrated when things do not go my way.  
1. Not at all true      2. Rarely true      3. Somewhat true      4. Always true
18. I have difficulty in controlling my temper.  
1. Not at all true      2. Rarely true      3. Somewhat true      4. Always true
19. I make up excuses to legitimize my anger to others.  
1. Not at all true      2. Rarely true      3. Somewhat true      4. Always true
20. I do not feel sorry after I have expressed my anger to others.  
1. Not at all true      2. Rarely true      3. Somewhat true      4. Always true
21. I find myself frequently complaining.  
1. Not at all true      2. Rarely true      3. Somewhat true      4. Always true

## **WEEK TWO**

### **MAKING PEACE WITH YOURSELF**

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#### **DAY EIGHT**

#### **BEING RESPONSIBLE**

##### **GOAL:**

**The Trainees will learn to take responsibility for their own actions**

**At the end of this day, Trainees will:**

-  Understand their abilities to make good responses.
-  Understand in what areas responses are required of a person.

#### **MATERIALS/SUPPLIES**

##### **Transparencies**

*Developing Responsibility*

##### **Handouts**

*Developing Responsibility*

#### **ACTIVITY**

#### **DISCUSSION**

*“Developing Responsibility”*

*Being responsible is shown through actions*

*Positive change can positively impact their lives*

*Maturity*

#### **HOMEWORK**

Make a personal list of responses that are required in each of area of your life.

Make a list of those responses that you need to develop in certain situations.

#### **KEY TERMS**

RESPONSIBILITY  
ACCOUNTIBILITY  
MATURITY  
CHOICE  
DECISION

ACTION  
BEHAVIOR  
CHARACTER  
EMPOWERMENT

## **KEY TERMS DEFINED**

RESPONSIBILITY	The ability to make the correct response or meet one's obligation in a given situation.
ACCOUNTIBILITY	The ability to make a report of one's actions.
MATURITY	The process of having developed physically, emotionally, and mentally, to function in adult responses.
CHOICE	The selection of one or more options out of many.
ACTION	The way one acts in a situation.
BEHAVIOR	That which is made up of habits, which are actions repeated over and over; manner of making responses.
CHARACTER	The quality of the personage, temperament, personality, and disposition; made up of repeated behaviors by which a person is known.
EMPOWERMENT	The act of incorporation of power in to one's character.

## WEEK THREE

### GETTING TO A POSITIVE FUTURE

### MANAGING LIFE WELL

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#### DAY NINE

#### VALUES

#### **GOAL:**

**The trainees will begin to move toward a life geared for success.**

**At the end of this day, the Trainee will:**

-  Have a focus toward positive values.
-  Have a better understanding of what living well consists of.
-  Have a better understanding of dealing with anger.

#### **MATERIALS/SUPPLIES**

#### **HANDOUTS**

Values Auction  
Self Identification Checklist

#### **ACTIVITY**

ICEBREAKER  
VALUES  
INTEGRITY  
ATTITUDE

#### **HOMEWORK**

Complete your list of values and ways you can accomplish them. Concentrate on your top five values.

Complete the Self Identification Checklist.

#### **KEY TERMS**

VALUES  
INTEGRITY  
ETHICS

LIFE  
CHARACTER  
BEHAVIOR  
VALUE  
BELIEF  
ATTITUDE  
VIRTUE

## **KEY TERMS DEFINED**

VALUES	A standard or principle regarded as desirable or worthwhile.
INTEGRITY	The value associated with doing what is right because it is right to do it.
ETHICS	A principle of RIGHT or good conduct; a system of moral values.
LIFE	The period of time distinguished by the activity of breathing.
CHARACTER	The pattern of behavior or personality found in an individual.
BEHAVIOR	The way in which one conducts oneself.
VALUE	A worth, utility, or importance in comparison with something else, as a belief that is desirable.
BELIEF	A feeling sure that someone or something exists or is true or trustworthy; something that one thinks is true without asking for proof.
ATTITUDE	A position of the body or a figure; a particular feeling or way of thinking about something.
VIRTUE	Conduct that agrees with what is morally right; a desirable quality or behavior that fits with a standard of what is right.

## VALUES AUCTION

---

*Each person has \$1,500.00 to use during the auction. One may bid on as many items as wanted, as long as it does not exceed \$1,500.00.*

		1 <sup>st</sup> Bid	2 <sup>nd</sup> Bid
1.	A chance to rid the world of prejudice.	_____	_____
2.	A chance to serve the sick and needy.	_____	_____
3.	A chance to become a famous figure (movie star, baseball, hero, astronaut, etc.)	_____	_____
4.	A chance to win a gold medal in the Olympics in an event of your choice.	_____	_____
5.	A year of daily massage and the world's finest cuisine from the world's best chef.	_____	_____
6.	A chance to know the meaning of life.	_____	_____
7.	A vaccine to make all persons incapable of graft or lying.	_____	_____
8.	A chance to set your own working conditions.	_____	_____
9.	A chance to be the richest person in the world.	_____	_____
10.	A chance to be the President of the United States.	_____	_____
11.	A chance to have a perfect love affair.	_____	_____
12.	A house overlooking the most beautiful view in the world, that you may keep for one year.	_____	_____
13.	A chance to be the most attractive person in the world.	_____	_____
14.	A chance to live to be 100 with no major illness.	_____	_____
15.	Free psychoanalysis with a genius analyst.	_____	_____
16.	A complete copy of the New York Public Library for your private use.	_____	_____
17.	An audience with the leader of your faith.	_____	_____
18.	A chance to rid the world of unfairness.	_____	_____
19.	A chance to donate \$1 million to your favorite charity.	_____	_____
20.	A chance to be voted Outstanding Person of the Year and praised in every newspaper in the world.	_____	_____
21.	A chance to master the profession of your choice.	_____	_____
22.	A year with nothing to do but enjoy yourself, with all needs and desires taken care of.	_____	_____
23.	A chance to be the wisest person in the world.	_____	_____
24.	A chance to sneak "truth serum" into every water supply in the world.	_____	_____
25.	A chance to do your own thing without hassles.	_____	_____
26.	A room full of pennies.	_____	_____
27.	A chance to control the destinies of 500,000 people.	_____	_____
28.	The love and admiration of the world.	_____	_____
29.	Unlimited travel, and tickets to attend a concert of your choice for a year.	_____	_____

- |     |  |       |       |
|-----|--|-------|-------|
| 30. | A total make-over: New hair style, all new wardrobe from the designer of your choice, two weeks at a beauty spa. | _____ | _____ |
| 31. | Membership in a great health club.   | _____ | _____ |
| 32. | A ticket to a movie of your choice every week for life.  | _____ | _____ |
| 33. | Your own computer that can find all facts you might need for life.   | _____ | _____ |
| 34. | Chance to spend six months with the greatest leader of all time, past or present.                                | _____ | _____ |



## Self Identification Checklist

---

1. I react quickly to others when they say or do something that bothers me.  
1. Not at all true   2. Rarely true   3. Somewhat true   4. Always true
2. I tend to experience both positive and negative feelings with much intensity.  
1. Not at all true   2. Rarely true   3. Somewhat true   4. Always true
3. When I am angry, I need to express my feelings immediately.  
1. Not at all true   2. Rarely true   3. Somewhat true   4. Always true
4. People view me as aggressive and dynamic.  
1. Not at all true   2. Rarely true   3. Somewhat true   4. Always true
5. I have used alcohol or drugs to calm myself when I felt angry.  
1. Not at all true   2. Rarely true   3. Somewhat true   4. Always true
6. I get easily irritated.  
1. Not at all true   2. Rarely true   3. Somewhat true   4. Always true
7. When I try to suppress my anger, I end up feeling tired and/or depressed.  
1. Not at all true   2. Rarely true   3. Somewhat true   4. Always true
8. I hate myself for feeling angry so frequently.  
1. Not at all true   2. Rarely true   3. Somewhat true   4. Always true
9. People feel afraid of me.  
1. Not at all true   2. Rarely true   3. Somewhat true   4. Always true
10. I wish that I were not so quick to react.  
1. Not at all true   2. Rarely true   3. Somewhat true   4. Always true

## WEEK THREE

### MANAGING LIFE WELL

---




#### DAY TEN

#### STRESS MANAGEMENT

##### GOAL:

The trainees will gain knowledge about stress factors and emotions.

At the end of this day, the Trainee will:

-  Describe the effects of prolonged, unmanaged stress.
-  Determine what stresses can and cannot be controlled.
-  Analyze stress in their own lives.

#### MATERIALS/SUPPLIES

##### HANDOUTS

Self Test for Stress Levels

Symptoms of Prolonged Stress

Anger Do's and Don'ts – Communication Style

##### ACTIVITY

ICE BREAKER

SELF TEST FOR STRESS LEVELS

*Stress*

*What Stress Does – Benefits and Dangers*

*Do's and Don'ts Communication Style*

*Stress Related Problems in America*

##### KEY WORDS

STRESS

MANAGEMENT

RELAXATION

##### KEY WORDS DEFINED

STRESS

A force, action on the physical body, or the emotions. A physical, chemical, or emotional factor that causes bodily or mental tension, and may be involved in causing some diseases.

MANAGEMENT

The act or art of administering; control, direction.

**RELAXATION**

The act of making or becoming loose or less tense; to get rid of tension; a relaxing activity or pastime.

**HOMEWORK**

Review the items marked on the Self Test and review notes from the discussion.

**KEY TERMS:**

Write answers to the following questions.

What stress symptoms do you have?

What areas of your life need better administering, control or direction?

What forms of relaxation and recreation do you enjoy?

## SELF TEST FOR STRESS LEVELS

---

INSTRUCTIONS: *Circle each item that applies to you, but only if it occurred within the last 12 months. Add up the values circled.*

LIFE EVENT	VALUE	
Death of a spouse	100	-----
Divorce	73	-----
Marital separation	65	-----
Jail term	63	-----
Death of close family member	63	-----
Personal injury or illness	53	-----
Marriage	50	-----
Fired from a job	47	-----
Marital reconciliation	45	-----
Retirement	45	-----
Change of health of family member	44	-----
Pregnancy	40	-----
Sex difficulties	39	-----
Gain of new family member	39	-----
Business readjustment	39	-----
Change in financial state	38	-----
Death of a close friend	37	-----
Change to different line of work	36	-----
Change in number of arguments with spouse	35	-----
Mortgage over \$40,000	31	-----
Foreclosure of mortgage or loan	30	-----
Change in responsibilities at work	29	-----
Son or daughter leaving home	29	-----
Trouble with in-laws	29	-----
Outstanding personal achievement	28	-----
Spouse begins or stops work	26	-----
Begin or end school	26	-----
Change in living conditions	25	-----
Trouble with the boss	24	-----
Change in work hours or conditions	23	-----
Change in residence	20	-----
Change in schools	20	-----
Change in recreation	20	-----
Change in church activities	19	-----
Change in social activities	19	-----
Mortgage or loan less than \$40,000	18	-----
Change in sleeping habits	17	-----
Change in number of family get-togethers	16	-----
Change in eating habits	15	-----

Single person living alone	15	-----
Christmas	13	-----
Minor violation of the law	12	-----
	TOTAL	-----

## SYMPTOMS OF PROLONGED STRESS

Some of the symptoms that may indicate you are experiencing stress overload include:

1. Decision-making becomes difficult.
2. Day dreaming or fantasizing is used to get away from it all.
3. Cigarette, alcohol, and/or drug use (such as tranquilizers) is increased.
4. Thoughts trail off while speaking or writing.
5. Excessive worrying about everything.
6. Sudden outbursts of temper and hostility.
7. Not trusting anyone (even family and friends); being paranoid.
8. Forgetting appointments, deadlines, and dates.
9. Frequent spells of brooding and feeling inadequate.
10. Complete reversal in normal behavior.
11. Insomnia (can't fall or stay asleep).
12. Problems are out of proportion (even the smallest problem seems overwhelming).

## **ANGER DO'S AND DON'TS - COMMUNICATION STYLE**

---

Following are Do and Don't statements. Indicate what communication style the statement is correcting or is it an assertive action.

1. Do speak up when an issue is important to you.  
Aggressive \_\_\_\_\_ Assertive \_\_\_\_\_ Passive \_\_\_\_\_
2. Don't strike while the iron is hot.  
Aggressive \_\_\_\_\_ Assertive \_\_\_\_\_ Passive \_\_\_\_\_
3. Do take time out to think about the problem and clarify your position.  
Aggressive \_\_\_\_\_ Assertive \_\_\_\_\_ Passive \_\_\_\_\_
4. Don't use "below the belt" tactics.  
Aggressive \_\_\_\_\_ Assertive \_\_\_\_\_ Passive \_\_\_\_\_
5. Do speak in "I" language.  
Aggressive \_\_\_\_\_ Assertive \_\_\_\_\_ Passive \_\_\_\_\_
6. Don't make vague requests.  
Aggressive \_\_\_\_\_ Assertive \_\_\_\_\_ Passive \_\_\_\_\_
7. Do try to appreciate the fact that people are different.  
Aggressive \_\_\_\_\_ Assertive \_\_\_\_\_ Passive \_\_\_\_\_
8. Don't tell another person what she or he thinks or feels, or "should" think or feel.  
Aggressive \_\_\_\_\_ Assertive \_\_\_\_\_ Passive \_\_\_\_\_
9. Do recognize that each person is responsible for his or her own behavior, thoughts, what he or she does and doesn't do.  
Aggressive \_\_\_\_\_ Assertive \_\_\_\_\_ Passive \_\_\_\_\_
10. Don't participate in intellectual arguments that go nowhere.  
Aggressive \_\_\_\_\_ Assertive \_\_\_\_\_ Passive \_\_\_\_\_
11. Do try to avoid speaking through a third party or media.  
Aggressive \_\_\_\_\_ Assertive \_\_\_\_\_ Passive \_\_\_\_\_
12. Don't expect change to come about from hit and run confrontations.  
Aggressive \_\_\_\_\_ Assertive \_\_\_\_\_ Passive \_\_\_\_\_

## WEEK THREE

### MANAGING LIFE WELL

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#### DAY ELEVEN

#### PERSONAL STRESS MANAGEMENT PLAN

##### GOAL:

At the end of this day, the Trainees will:

- ✚ Know techniques that will help them manage stress.
- ✚ Build personal exercise programs.
- ✚ Define nutrition and understand its role in good health.
- ✚ Understand the seven Dietary Guidelines for Americans.
- ✚ Analyze their diet based on the five major food groups.
- ✚ Locate specific ingredients on food labels.

#### MATERIALS/SUPPLIES

PERSONAL STRESS MANAGEMENT PLAN  
BUILDING AN EXERCISE PROGRAM  
RELAXATION

#### ACTIVITY

#### STEP BY STEP

##### ICE BREAKER

*Coping with stress*

*Encourage the Trainees to be attuned to the issues that cause self-induced stress.*

*“Personal Stress Management Plan”*

*Relaxing and Managing Stress*

*Nutrition*

##### HOMEWORK

Complete the “Personal Stress Management Plan”

## PERSONAL STRESS MANAGEMENT PLAN

---

1. Symptoms I am currently experiencing that may mean prolonged stress:  
List all symptoms, illnesses, recurring problems, issues worried about.  
List any other factor that has occurred in the past 12 months.
2. Things I am worrying about that I CAN control or influence:  
Indicate which items on the list can be controlled, and how.
3. Things I am worrying about that I CANNOT control or influence:  
Indicate whose problem or issue is this and why you are worried.  
How does it really affect you? What part of this can you control or influence?
4. Things I can do to relieve or reduce my stress:  
List what can be done to relieve or reduce the stress on you.  
List what you are going to do to.

I. \_\_\_\_\_

A. \_\_\_\_\_

1. \_\_\_\_\_

2. \_\_\_\_\_

B. \_\_\_\_\_

1. \_\_\_\_\_

2. \_\_\_\_\_

C. \_\_\_\_\_

1. \_\_\_\_\_

2. \_\_\_\_\_

II. \_\_\_\_\_

A. \_\_\_\_\_

1. \_\_\_\_\_

2. \_\_\_\_\_

B. \_\_\_\_\_

1. \_\_\_\_\_

2. \_\_\_\_\_

C. \_\_\_\_\_

1. \_\_\_\_\_

2. \_\_\_\_\_

III. \_\_\_\_\_

IV. \_\_\_\_\_



V.	_____
VI.	_____
VII.	_____
VIII.	_____
IX.	_____
X.	_____

## BUILDING AN EXERCISE PROGRAM

EXERCISES I CAN SAFELY DO IN MY OWN ENVIRONMENT	HOW MANY TIMES A WEEK	ACCOMPLISHED
--	--------------------------	--------------

## WEEK THREE

### MANAGING LIFE WELL






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#### DAY TWELVE

#### TIME MANAGEMENT

#### GOAL:

**The trainees will begin to understand that life is time, and beneficial use of time improves success.**

-  At the end of this day, the Trainee will:
-  Understand success is related to managing time beneficially.
-  Understand time concept related to success.
-  Have concept of time is related to goal setting.
-  Have understanding of time in life planning.

#### **MATERIALS/SUPPLIES**

Transparencies

*Maturity Means*

*Commitment*

*Never Admit Defeat!*

*Ladder of Achievement*

#### **ACTIVITY**

ICEBREAKER

#### **HOMEWORK**

Write out a statement telling how you believe you have used your time in the past.

What is the most important action you can change to create beneficial use of time?

What goal or success can you achieve by making a change in the action?

#### **KEY TERMS**

TIME

ACHIEVEMENT

COMMITMENT

## **KEY TERMS DEFINED**

TIME	The period during which an action, process, or condition exists or continues; a period when something occurs; a measured period of life common to all living creatures.
ACHIEVEMENT	The act of getting something through effort; accomplishing something attempted.
COMMITMENT	A pledge or promise to do something; dedication to a long-term course of action.

# MATURITY MEANS

---

RESPONSIBILITY

INTEGRITY

DEPENDABILITY

ABILITY TO DISAGREE

PERSEVERANCE

PATIENCE

FACING UNPLEASANTNESS

HANDLING FRUSTRATION

CONTROLLING ANGER

REMAINING CALM

HUMILITY

UNSELFISHNESS

BEING PEACEABLE

## COMMITMENT

---

Commitment is what transforms  
a promise into reality.

It is the words that speak  
boldly of your intentions  
And the actions which speak  
louder than the words.

It is making the time  
when there is none.  
Coming through time after time,  
year after year after year.

Commitment is the stuff  
character is made of;  
The power to change  
the face of things.

It is the daily triumph  
of integrity over skepticism.

## Never Admit Defeat!

---

Abraham Lincoln just had a few rough spots in life.

Failed in business '31

Defeated for legislature '32

Again failed in business '33

Elected to legislature '34

Sweetheart died '35

Had nervous breakdown '36

Defeated for Speaker '38

Defeated for Elector '40

Elected to Congress '46

Son died '50

Defeated for Senate '55

Defeated for Vice President '56

Defeated for Senate '58

Elected President '60

## **Ladder of Achievement**

---

<b>100%</b>	<b>I DID</b>
<b>90 %</b>	<b>I WILL</b>
<b>80 %</b>	<b>I CAN</b>
<b>70 %</b>	<b>I THINK</b>
<b>60 %</b>	<b>I MIGHT</b>
<b>50 %</b>	<b>I THINK I MIGHT</b>
<b>40 %</b>	<b>I AM NOT SURE</b>
<b>30 %</b>	<b>WHAT IS IT?</b>
<b>20 %</b>	<b>I DON'T KNOW HOW</b>
<b>10 %</b>	<b>I CAN'T</b>
<b>0%</b>	<b>I WON'T</b>

## WEEK FOUR

### RAISING THE QUALITY OF LIFE




---

#### DAY THIRTEEN

#### SEARCHING FOR THE PRINCIPLE: JOBS

##### GOAL:

**At the end of this day, Trainees will be able to:**

-  Understand where to look for available jobs.
-  Know how to complete a job application accurately.
-  Enhance their interviewing skills.

##### MATERIALS/SUPPLIES

*(Teacher's Note: Use the handouts or transparencies to generate discussion.)*

Transparencies

*Work Performance*

*Reasons for Applicant Not Hired*

##### ACTIVITY

ICEBREAKER

DISCUSSION

##### STEP BY STEP

*Resume*

*Application*

*Interview*

*Maturity*

*Who do you work for?*

##### HOMEWORK

Write out what kind of company (new family), the work environment, the type of people to work with, what you want this employment to do to improve your life... in addition to money (income). Tell how life will be better in areas of emotional, spiritual, social, health, and financial.

##### KEY TERMS

JOB

CAREER

EDUCATION

TRAINING

PRINCIPLES

KNOWLEDGE

DEPENDABILITY



COOPERATION  
LEADERSHIP  
WORK PERFORMANCE  
ENTREPRENEUR

### **KEY TERMS DEFINED**

JOB	A set of tasks to be done in a given amount of time for a given amount of money.
CAREER	A course of continued progress through a lifetime in respect to one's work.
EDUCATION	The learning process to develop and use one's mental, moral and physical powers to gain experience.
TRAINING	Preparatory discipline for participants; instruction and direction in a course of study.
PRINCIPLES	Natural laws formulated and accepted by the mind as a guide; an essential truth upon which other truths are based.
KNOWLEDGE	A state of knowing what is known through training, experience, or conditioning.
DEPENDABILITY	Capable of being reliable, trustworthy.
COOPERATION	Working jointly together to a common end to share in the benefits.
LEADERSHIP	Quality of acting as a guide; leading a body of people to a common goal.
WORK PERFORMANCE	Qualities needed while accomplishing work.
ENTREPRENEUR	A person who organizes and manages a business undertaking.

## WORK PERFORMANCE

---

QUALITY OF WORK	Accuracy, neatness, and thoroughness of work Economy of time and materials. Care of equipment used.
QUANTITY OF WORK	Productive output. Speed and consistency of output.
DEPENDABILITY	Follows instructions. Exercises good judgment. Punctuality, attendance, and safety habits.
COOPERATION	Extent to which employee cooperates with other employees and departments.
VERSATILITY	Resourceful in handling assignment and solving problems. Versatile in application of knowledge and skills.
PLANNING	Ability to plan for immediate and long-range assignment. Sets realistic goals and timetables.
INITIATIVE	Diligent work habits. Strong sense of responsibility.
LEADERSHIP	Inspires confidence, productivity, and teamwork Fair and consistent use of discipline.

## **Reasons for an Applicant Not Being Hired**

---

Poor personal appearance

Limp handshake

Sloppy application – misspelled words on application or resume

Lack of confidence and poise, ill at ease

Fail to look interviewer in the eye

Inability to communicate clearly, poor voice, diction, grammar

Answers only yes and no to open ended questions

Sloppy application – misspelled words on application or resume

Makes excuses – evasiveness

Condemnation of past employers

Lack of tact

Lack of planning for career, no purpose or goals

Indecision

Unwilling to start at the bottom – expects too much too soon

Lack of interest and enthusiasm, passive, indifferent, apathetic

Lack of vitality – shuffling, slow movements

Over emphasis in money interest only in best dollar offer

Lack of maturity

Lack of courtesy – ill mannered

Lack of social understanding

Poor personal, life, marital problems

## WEEK FOUR

### RAISING THE QUALITY OF LIFE

---

#### DAY FOURTEEN




#### SEARCHING FOR THE PRINCIPLES

#### “JOB SEARCH SKILLS”

##### **GOAL:**

**The Trainees will understand job search skills.**

**At the end of this day, Trainees will be able to:**

-  Identify jobs that they are currently skilled to perform, then identify skills they use on those jobs.
-  Identify their ideal job and the skills necessary to be employed on that job.
-  Identify the skills they think are necessary to meet their goals.

##### **MATERIALS/SUPPLIES**

For each Trainee:

*A copy of Classified Ads*

*Application forms from several local businesses.*

*Handout*

##### **Transferable Job Skills**

*Teacher's Note: Use the handout to embellish discussion.*

##### **ACTIVITY**

##### **JOB SKILLS**

##### **DISCUSSION:**

*Attire appropriate for an interview and the job itself.*

*Do's and Don'ts of Interviewing.*

*Changing the way of thinking.*

##### **HOMEWORK ASSIGNMENT**

Write a list of job positions and companies that employ for those positions. The list should contain names and phone numbers.

##### **KEY TERMS**

RESUME

APPLICATION

INTERVIEW

JOB SKILLS

## **KEY TERMS DEFINED**

RESUME	A profile of a person's experience that corresponds to the job being sought.
APPLICATION	A form providing for the appropriate formal request for a job.
INTERVIEW	The formal meeting of an employer or the company's representative, who is to examine the qualifications and the prospective employee, the applicant, for the purpose of determining the character and the ability of the applicant to fit into the company.
JOB SKILLS	The ability to perform the tasks required on the job.

## WHOSE JOB?

---

This is a story about four people named:  
Everybody, Somebody, Anybody, and Nobody.

There was an important job to be done and  
Everybody was sure that Somebody would do it.  
Anybody could have done it, but Nobody did it.

Somebody got angry about that,  
because it was Everybody's job.  
Everybody thought Anybody could do it,  
but Nobody realized that Everybody wouldn't do it.  
It ended up that Everybody blamed Somebody  
when Nobody did what Anybody could have done!

Anonymous – Source Unknown

## WEEK FOUR

### RAISING THE QUALITY OF LIFE




---

#### DAY FIFTEEN

#### FINANCIAL: MEETING NEEDS, WANTS, & DESIRES

#### GOAL:

**At the end of this day, Trainees will be able to:**

-  Use money management techniques to plan for life and job changes.
-  Distinguish between a need and a want.
-  Write long and short term goals.

#### MATERIALS/SUPPLIES

Transparencies

Brownfields Analogy

#### ACTIVITY

ICE BREAKER

REVIEW

BUDGET

#### HOMEWORK ASSIGNMENT

Fill out the “Budget”. Be sure and include all bills and areas of expenses. If there is not enough income, list as many sources of new income, and ways that the expenses can be managed to reduce the amount of the expense.

#### KEY TERMS

NEEDS

WANTS

DESIRES

FIXED

VARIABLE

BUDGET

MONEY MANAGEMENT

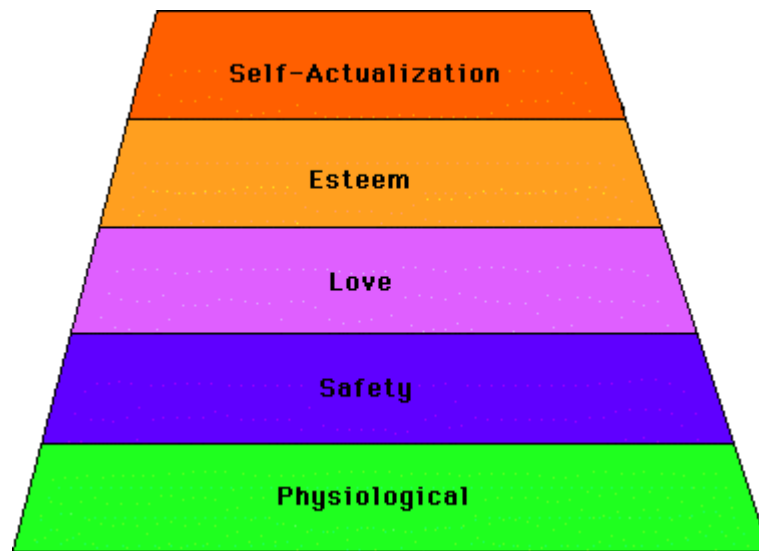
## **KEY TERMS DEFINED**

NEEDS	A condition necessitating a supply of something required for survival.
WANTS	To wish fervently for something when all needs are met; that which makes life more comfortable.
DESIRES	A yearning or strong longing for something extra not required for life.
FIXED	Remains unchanged over a period of time.
VARIABLE	Changes or is able to be changed.
BUDGET	A written statement of how money is handled, where it is to be drawn from, and where it is to be spent.
MONEY MANAGEMENT	The systematic approach to handling money to accomplish success



# ABRAHAM MASLOW'S HIERARCHY OF NEEDS

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## WEEK FOUR

### RAISING THE QUALITY OF LIFE

---

#### **DAY SIXTEEN**




##### FINANCIAL – PLANNING AND ESTABLISHING

#### **GOAL:**

**At the end of this day, Trainees will be able to:**

Understand how to balance and evaluate a budget.

Ask appropriate questions when selecting a checking account, savings account, and applying for credit.

-  Understand the do's and don'ts of shopping wisely.
-  Understand how to achieve goals through budgeting.
-  Know how to develop their own budget, and relate to the long and short term goals that have been established.

#### **MATERIALS/SUPPLIES**

ESTABLISHING CREDIT

MONTHLY BUDGET PLANNING WORKSHEET

#### **ACTIVITY**

BUDGETING PROCESS

## **Paying Bills and Completing the Budget**

---

Plan a budget and pay bills at the first of the month or when the bill comes in.

At one time, all bills could be paid at first of the month, but now some companies send bills out on a stagger billing, depending on the name or account type. But payment needs to be made within five days of the first of the month or receipt of the bill.

To get started, place all bills in front of you on the table.

Begin with the Income.

Enter the Take Home, or After Tax wage for each source of income. Then add up all income to determine the TOTAL INCOME.

Complete the Fixed Expenses by entering the amount of each of these bills. Then add up all of the Fixed Expenses = Total Fixed.

Complete the Variable, Flexible Expenses, enter the amount of each of these bills, or the amount actually spent during the previous month and total Variable.

Always pay the expenses for Needs first. Write the date you paid the bill in the Date Paid column.

Then pay the wants, and lastly the desires. These will usually be the variable, flexible bills.

Note the date paid.

# Establishing Credit

---

## WAYS TO BUILD GOOD CREDIT HISTORIES

### CREDIT HISTORY

It is important to establish a history of credit worthiness before a financial institution will lend you money. Credit reporting agencies keep credit histories and sell them to potential creditors. The Federal Fair Credit Act allows you to learn what is in your credit file and to question any of the information it contains.

### HOW LENDERS VIEW CREDIT HISTORIES

Potential lenders, such as banks, charge card companies, and stores evaluate your income, debts, savings, and other assets, as well as your promptness in paying bills.

The Federal Equal Credit Opportunity Act prohibits lenders from denying credit on the basis of race, gender, color, religion, national origin, age, marital status, because all or part of the applicant's income comes from public assistance, or because the applicant has exercised a right under the Consumer Credit Protection Act. If credit is denied, the law gives the applicant the right to know why.

Some creditors use scoring systems that compare an applicant's financial situation to those of their current credit users to predict who will be a good credit risk.

Sometimes the item being financed helps determine whether you qualify for a loan, because the product is "security" that will be returned to the creditor if you default or stop paying on the loan.

You should be careful not to apply for credit from too many places at once. A creditor may turn you down if the total amount of credit you have is more than the creditor allows for someone in your circumstances.

From *THE PRINCIPLES OF MANAGING YOUR FINANCES*,  
U.S. Department of Agriculture, 1986

## MONTHLY BUDGET PLANNING WORKSHEET

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TYPE	SOURCE	INCOME	ESTIMATE	AMOUNT	DATE PAID
------	--------	--------	----------	--------	-----------

WAGES	SELF				
	SPOUSE				

OTHER					
INCOME TOTAL					

EXPENSES	FIXED	VARIABLE
HOUSING		
Rent/mortgage		
Gas		
Electricity		
Telephone		
Insurance		

TRANSPORTATION		
Car payments		
Car insurance		
Bus/Taxi		

Other		
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**TOTAL EXPENSES**

## WEEK FIVE

### DEVELOPING THE WHOLE SELF





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#### DAY SEVENTEEN

#### FINANCIAL – LONG TERM GOALS

GOAL:  
Understanding the Life Long View

At the end of this day, Trainees will be able to:

-  Understand the importance of looking at financial needs as life long rather than monthly needs.
-  Establish their own long-term goals.
-  Rank their long-term goals according importance.
-  Assign a dollar value to their goals.

#### **MATERIALS /SUPPLIES**

*One transparency for each listed*  
*The Goal Setting Process*  
*Chalkboard or flip chart*  
*Copies of Handouts (one per trainee)*  
*The Goal Setting Process*

**ACTIVITY**  
**GOAL SETTING PROCESS**  
**LIFE PLANNING**

#### **HOMEWORK**

Review the Goal Setting Process. Write it down for yourself on another piece of paper.

## **KEY TERMS**

GOAL  
VISION  
BRAINSTORMING  
BARRIERS  
LIFE PLANNING  
LONG TERM GOALS

## **KEY TERMS DEFINED**

GOAL	An aim, destination, or objective.
VISION	The foresight or imagination of how things should be, paying little regard to how they actually are.
BRAINSTORMING	A technique for eliciting ideas, decisions or solutions to problems by concentrated, uninhibited discussion.
BARRIER	An obstacle barring access or advancement, or hindering progress.
LIFE PLANNING	A detailed course of action designed to construct the positive outcome for the years of the entire life.
LONG-TERM GOALS	The aim which has a completion date greater than the midpoint check; usually 2 or more years.

# The Goal Setting Process

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VISION	Envision what you want to achieve in ten years. What do you want your life to be like? What do you want? What don't you want? What do you want to change?
MIDPOINT	Now think about 5 years from now. If you were to select a midpoint to check where you are, what would it be like?
REALIZING	To be able to reach your goals in the view of over a long time, what goal needs to be reached in half the time as your long-term goal?
BARRIERS	Now look at the present. What are the barriers between where you are right now, and where you need to be at the mid-point and later in the long term? What barriers cannot be overcome, because you have no control in being able to make them come to pass? What barriers can you overcome by yourself? What barriers can be overcome, but you need the help of someone else?
NETWORKING	Who can you network with to overcome the barriers?
BRAINSTORM	Now, think about how someone else might set about reaching your long-term goals. Think about a variety of ways. Don't close your mind to any idea. <b>THIS IS NOT THE PLANNING STEP!</b> All ideas are good. Even the ones you say won't work. Writing down your thoughts is GOOD.
DEVELOPMENT	Now that you have written down a lot of ideas, take the ideas and develop a workable plan. Throw out any idea that does not have the principle that you have the control. So if you do not have the control of your actions, throw them out and work with what is left. Put the ideas together into a plan. Then make a second plan, or a third, etc.
TIMEFRAME	After developing the plan, then go back to each step and affix time when it is to be done. Have a time to check to see how things are progressing. And, have a due date, a final date when you can mark success being achieved.
FEELINGS	Look back over each step of the plan and the dates. Now ask yourself how you feel about being able to do this. If you have any doubt, then go back to developing a plan that you can feel good about. NOTE: Usually if you feel uncomfortable about any part of the plan, the plan may not succeed.



## ACTION

Once you have a plan you feel good about, begin to take action. Take it one small step at a time.

## EVALUATION

As you progress through your plan, evaluate whether things are working. If they are not, be flexible and willing to change your plan, so you that you can succeed.

## WEEK FIVE

### DEVELOPING THE WHOLE SELF





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#### DAY EIGHTEEN

#### SELF IDENTIFICATION

#### **GOAL:**

**At the end of this day, Trainees will be able to:**

-  Identify the characteristics that enhance positive interpersonal skills.
-  Develop effective communication skills.
-  Develop skills to effectively handle problems and conflict.
-  Develop skills in understanding and appreciating diversity among people.

#### **MATERIALS /SUPPLIES**

#### **ACTIVITY**

ICE BREAKER

#### **DISCUSSION**

WHAT MAKES YOU UNIQUE?

#### **HOMEWORK**

A night of reflection on each of the areas of responsibility and how life should be.

#### **KEY TERMS**

Assessment

Values

Self Determination

# KNOW YOURSELF

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## Temperament Types

### **Compassionate**

You are very sensitive to other people, to all kinds of external stimuli such as noise, color and movement. Sensitive temperament types are inclined to be compassionate, emotionally vibrant, and intuitive.

### **Focused**

You are conscientious about your feelings, and what you can do about them. You are prone to melancholy and worry. Focusers can become depressed or markedly obsessed. But when they are in their comfort zone, they are focused (in the positive sense); attentive, connected, and conscientious.

### **Creative**

You can be quite dynamic, especially in a work situation. When comfortable, this temperament type leads to expressiveness of a more passionate nature. However, at the extreme, this personality type can become irritable and prone to anger and hostility.

### **Impulsive**

Your instinct dictates that you turn outward, to seek out sensations and high-risk activities that will arouse you. When your cravings for arousal get the best of you, you are blindly drawn to sensation seeking – either in love or in work. When misdirected, your seeking may result in impulsive or self-destructive behavior and addictions. On the plus side, the impulsive type may find challenge, action, drama, and adventure from which he/she derives enormous satisfaction.

# Who do you want to be?

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## Assertive Characteristics

- ✚ Calm
- ✚ Caring
- ✚ Cheerful
- ✚ Confident
- ✚ Considerate
- ✚ Creative
- ✚ Curious
- ✚ Dependable
- ✚ Determined
- ✚ Dignified
- ✚ Disciplined
- ✚ Energetic
- ✚ Enthusiastic
- ✚ Goal-Achieving
- ✚ Good Listener

- ✚ Gracious
- ✚ Happy
- ✚ Healthy
- ✚ Honest
- ✚ Knowledgeable
- ✚ Loving
- ✚ Loyal
- ✚ Mature
- ✚ Motivated
- ✚ Optimistic
- ✚ Organized
- ✚ Sincere
- ✚ Trusting
- ✚ Understanding
- ✚ Upright

# BEHAVIORAL STYLES

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## Descriptive Terms

### **Dominant - Director - Talker**

- ✚ Impatient
- ✚ Confident
- ✚ Competitive
- ✚ Fears being taken advantage of
- ✚ Needs direct answers
- ✚ Volunteers for jobs
- ✚ Thinks up new activities
- ✚ Looks great on the surface
- ✚ Creative and colorful
- ✚ Has energy and enthusiasm
- ✚ Starts in a flashy way
- ✚ Inspires others to join
- ✚ Charms others to work

### **Influencing - Relater - Watcher**

- ✚ Emotional
- ✚ People-oriented
- ✚ Optimistic
- ✚ Fears loss of social approval
- ✚ Needs freedom
- ✚ Competent and steady
- ✚ Has administrative ability
- ✚ Peaceful and agreeable
- ✚ Mediates problems
- ✚ Avoids conflicts
- ✚ Good under pressure
- ✚ Finds the easy way

### **Steady - Supporter - Worker**

- ✚ Family Focus
- ✚ Loyal
- ✚ Possessive
- ✚ Fear loss of security
- ✚ Need time to adjust
- ✚ Goal oriented
- ✚ Sees the whole picture
- ✚ Organizes well
- ✚ Seeks practical solutions
- ✚ Moves quickly to action
- ✚ Delegates work
- ✚ Insists on production
- ✚ Makes the goal
- ✚ Stimulates activity
- ✚ Thrives on opposition

### **Cautious - Thinker - Thinker**

- ✚ Organized
- ✚ Accurate
- ✚ By the book
- ✚ Fear Criticism
- ✚ Need lots of information
- ✚ Schedule oriented
- ✚ Perfectionist, high standards
- ✚ Detail conscious
- ✚ Persistent and thorough
- ✚ Orderly and organized
- ✚ Neat and tidy
- ✚ Economical
- ✚ Sees the problems
- ✚ Finds creative solutions
- ✚ Needs to finish what starts
- ✚ Likes charts, graphs, figures, lists

## WEEK FIVE

### DEVELOPING THE WHOLE SELF



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#### DAY NINETEEN

#### KNOWING YOURSELF

#### **GOAL:**

**At the end of this day, Trainees will be able to:**

-  Know who they are and what they have learned.
-  Determine their most important accomplishment since beginning the training.























#### **ACTIVITY**

ICE BREAKER

DISCUSSION

## What Do You Value?

---

- |  |   |
|--|---|
|  Religion   |  Prestige  |
|  Education  |  Food  |
|  Family vacation                                      |  Making lots of money                              |
|  Saving money   |  Starting a new business                           |
|  Insurance  |  Family activities                                 |
|  Recreation friends                                   |  Paying off debts                                  |
|  Health   |  Entertainment                                     |
|  Jewelry  |  New home  |
|  Culture (theater, movies, plays,<br>dance, recitals) |  Recreation equipment                              |
|  Transportation                                       |  Personal appearance (clothes, shoes,<br>hair cut) |
|  Job success  |  Other   |

## **BASIC SKILLS COMPONENT**







### **READING, WRITING, MATH, ESSENTIAL BASIC SKILLS**

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#### **Industry Skills**

(Data entry, office skills, hazardous materials, short term training options)

#### **Computer Skills**

-  Workplace Readiness
-  Work values, teamwork, dealing with change, interpersonal skills, attitude, time management, business/work image and etiquette
-  Ethics, conflict resolution
-  Emotions, anger management
-  Options for work-based learning
-  Cooperative education, internship, clinical, adult apprenticeship, job shadowing, volunteering

If additional training is used, what method of learning is best for the individual?

-  Traditional classroom instruction
-  Self-paced computer-based or assisted options in a computer lab
-  Video course work
-  Competency-based training
-  Certification requirement training

#### **HOMEWORK**

Retake the Life Skills Assessment



## WEEK FIVE

### ENHANCING INTERPERSONAL SKILLS





#### DEVELOPING THE WHOLE SELF

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#### DAY TWENTY

##### Communicating Effectively

#### GOAL:

-  Identify those characteristics that enhance positive interpersonal skills.
-  Develop effective communication skills.
-  Develop skills to effectively handle problems and conflict.
-  Develop skills in understanding and appreciating diversity amongst people.

#### ACTIVITY

##### SUMMARY OF WEEK

#### DISCUSSION:

Communicating Effectively

Role Playing



## WEEK SIX PLAN OF ACTION

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### DAY TWENTY ONE LIFE PLANNING

#### **GOAL:**

**At the end of this day, the trainee will:**

-  Have begun thinking in terms of long-term goals in life planning.
-  Have written goals.

#### **MATERIALS /SUPPLIES**

Handout: Life Skills Assessment

#### **ACTIVITY**

Turn in Homework

#### **DISCUSSION**

*Life Planning*

*Goal Setting*

## WEEK SIX PLAN OF ACTION


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## **DAY TWENTY TWO**

### **INTERPERSONAL SKILLS**

#### **GOAL:**

**At the end of this day, the Trainee will:**

 Understand the importance of improving interpersonal skills in developing functional relationships.

 Understand the benefits of good, clear communication in expressing oneself.

#### **ACTIVITY**

#### **STEP BY STEP**

#### **DISCUSSION AND PLAN OF ACTION**

*What to overcome*

*Characteristics of aggressive and passive behavior, and communication style*

#### **KEY TERMS**

Interpersonal Skills

#### **KEY TERMS DEFINED**

Interpersonal Skills

The skills needed to relate to other persons.

## **WEEK SIX PLAN OF ACTION**


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### **DAY TWENTY THREE**

#### **GOAL SETTING – TIME MANAGEMENT**

#### **GOAL:**

**At the end of this day, the Trainee will:**

-  Have a timeline for accomplishing their goals.

#### **MATERIALS /SUPPLIES**

Chalk board or flip chart

#### **ACTIVITY**

REVIEW

TRAINEES' FEELINGS

DISCUSSION

SURVEYING FOR THE FUTURE

#### **HOMEWORK**

Write out the 10-year dream, the 5-year vision, this month's planning, and 6 months' action plan. Be sure to write the goals in this order.

## WEEK SIX PLAN OF ACTION




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### DAY TWENTY FOUR GOAL SETTING – REVIEW

#### GOAL:

**The Trainees will conclude the program with a satisfied feeling**

#### **At the end of this day, the Trainees will:**

-  Have feelings of satisfactory completion in obtaining information important for their living.
-  Complete all necessary forms and reports required by the program.
-  Be given individually a positive statement to carry them forward to progress in putting their Plan of Action into force.

#### **MATERIALS /SUPPLIES**

Copies of Evaluation (one per trainee)

#### **ACTIVITY**

EVALUATION

SUMMARY OF WEEK

## Post-Life Skills Assessment

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Trainee's Name \_\_\_\_\_

1. Do you currently prepare a budget each time you are paid? YES \_\_\_\_\_ NO \_\_\_\_\_

2. I have a clear understanding of culture and ethnicity. YES \_\_\_\_\_ NO \_\_\_\_\_

3. I believe that my race has a direct relationship to where I am in my life.  
YES \_\_\_\_\_ NO \_\_\_\_\_

4. My greatest ambition is to become \_\_\_\_\_

5. My self esteem is (check one):  
Low \_\_\_\_\_  
Medium \_\_\_\_\_  
High \_\_\_\_\_

6. My personality can best be described as ( check one):  
Passive \_\_\_\_\_  
Aggressive \_\_\_\_\_  
Assertive \_\_\_\_\_

7. I currently have a checking account. YES \_\_\_\_\_ NO \_\_\_\_\_

8. In my opinion, it is important to have a checking account. YES \_\_\_\_\_ NO \_\_\_\_\_

9. I currently have a savings account. YES \_\_\_\_\_ NO \_\_\_\_\_

10. In my opinion, it is important to have a savings account. YES \_\_\_\_\_ NO \_\_\_\_\_

11. I believe others are responsible for my success or failure in life. YES \_\_\_\_\_ NO \_\_\_\_\_

12. I handle stressful situations very well. YES \_\_\_\_\_ NO \_\_\_\_\_

13. I am a very stressful person. YES \_\_\_\_\_ NO \_\_\_\_\_

14. When I am stressed out, usually \_\_\_\_\_

15. I like to stick with a task until it is finished. Never \_\_\_\_\_ Sometimes \_\_\_\_\_ Always \_\_\_\_\_

16. I read the labels on food before I purchase it. YES \_\_\_\_\_ NO \_\_\_\_\_

17. I exercise on a regular basis. YES \_\_\_\_\_ NO \_\_\_\_\_

18. I get nervous when I have to speak before a group of people. YES \_\_\_\_ NO \_\_\_\_
19. My favorite meal is \_\_\_\_\_
20. How do you feel about yourself? \_\_\_\_\_
21. How do you feel about your racial group? \_\_\_\_\_
22. How do you view your personal power? \_\_\_\_\_
23. I take responsibility for myself. YES \_\_\_\_ NO \_\_\_\_
24. Voting is important. YES \_\_\_\_ NO \_\_\_\_
25. List in order of priority what you value: Education \_\_\_\_ Religion \_\_\_\_ Friends \_\_\_\_  
Family \_\_\_\_ Work \_\_\_\_ Entertainment \_\_\_\_ Money \_\_\_\_ Time \_\_\_\_
26. I manage stress by \_\_\_\_\_
27. When I have an appointment I am usually: On time \_\_\_\_ Early \_\_\_\_ A little late \_\_\_\_
28. Most job seekers get jobs through: Answering want ads \_\_\_\_ Sending out resumes \_\_\_\_  
Completing applications \_\_\_\_ Personal networking \_\_\_\_
29. Use 5 words to describe yourself. \_\_\_\_\_, \_\_\_\_\_,  
\_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_.
30. My communication skills are: Good \_\_\_\_ Great \_\_\_\_ Needs Improvement \_\_\_\_
31. List one goal you would like to accomplish in the next two to five years.  
\_\_\_\_\_
32. I get along well with others: Most of the time \_\_\_\_ Sometimes \_\_\_\_ Hardly ever \_\_\_\_
33. I can reach my life goals: On my own \_\_\_\_ with some support of others \_\_\_\_  
with support from others \_\_\_\_
34. I have a plan for my life. YES \_\_\_\_ NO \_\_\_\_

